

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

SHAWN A FEHL
HOLLY L KING
Debtor(s)

Case No. 19-24065CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/18/2019.
- 2) The plan was confirmed on 02/20/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/07/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/04/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$115,733.65.
- 10) Amount of unsecured claims discharged without full payment: \$7,137.54.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$275,311.27
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$275,311.27

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$13,900.63
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$17,400.63

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABSOLUTE RESOLUTIONS INVESTM	Unsecured	0.00	7,306.67	7,306.67	7,306.67	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AFSA DATA CORP/ACS++	Unsecured	0.00	NA	NA	0.00	0.00
AFSA DATA CORP/ACS++	Unsecured	0.00	NA	NA	0.00	0.00
AIDVANTAGE O/B/O THE DEPARTME	Unsecured	49,474.00	48,412.92	0.00	3,000.00	0.00
ALLY FINANCIAL(*)	Secured	12,369.00	11,850.00	11,850.00	11,850.00	987.37
AMERICREDIT FINANCIAL SVCS INC	Secured	22,798.38	22,798.38	2,767.69	2,767.69	625.66
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	0.00	3,373.65	3,373.65	3,373.65	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CCB CREDIT SVCS*	Unsecured	0.00	NA	NA	0.00	0.00
CHASE MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	0.00	833.64	833.64	833.64	0.00
CITIBANK NA**	Unsecured	0.00	6,098.07	6,098.07	6,098.07	0.00
CLEARVIEW FCU**	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
CORNERSTONE LOAN SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	0.00	11,125.02	11,125.02	11,125.02	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	8,960.00	8,960.90	8,960.90	8,960.90	0.00
DISCOVER BANK(*)	Unsecured	4,504.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	0.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	700.00	962.61	962.61	962.61	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	34.94	34.94	34.94	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	528.00	567.93	567.93	567.93	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	10,673.57	10,673.57	10,673.57	10,673.57	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	783.00	783.00	783.00	783.00	0.00
KIA MOTOR FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
LIGHTSTREAM	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	3,197.01	3,197.01	3,197.01	0.00
MIDFIRST BANK SSB*	Secured	112,853.00	117,215.94	0.00	88,439.64	0.00
MIDFIRST BANK SSB*	Secured	0.00	16,584.26	16,584.26	16,584.26	0.00
MIDLAND FUNDING LLC	Unsecured	0.00	6,404.52	6,404.52	6,404.52	0.00
OFFICE OF UC BENEFITS POLICY**	Unsecured	0.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	9,241.63	9,241.63	9,241.63	9,241.63	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,200.82	3,109.00	3,109.00	3,109.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,372.13	3,372.13	3,372.13	3,372.13	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	9,033.07	9,033.07	9,033.07	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	7,999.73	7,999.73	7,999.73	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	759.08	759.88	759.88	759.88	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	8,500.15	8,500.15	8,500.15	8,500.15	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,606.00	2,571.46	2,571.46	2,571.46	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	328.00	328.52	328.52	328.52	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,022.62	5,022.62	5,022.62	5,022.62	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,540.00	5,364.66	5,364.66	5,364.66	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	324.00	324.15	324.15	324.15	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	NA	6,617.68	6,617.68	6,617.68	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,305.00	NA	NA	0.00	0.00
PROSPER LENDING LLC	Unsecured	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	227.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	0.00	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	101.54	101.54	0.00
SUNTRUST BANK	Unsecured	11,035.00	11,089.81	11,089.81	10,988.27	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	0.00	NA	NA	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
WEINSTEIN & RILEY PS**	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
WESTGATE RESORTS LTD	Secured	47,280.00	52,911.61	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$88,439.64	\$0.00
Mortgage Arrearage	\$16,584.26	\$16,584.26	\$0.00
Debt Secured by Vehicle	\$14,617.69	\$14,617.69	\$1,613.03
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$31,201.95	\$119,641.59	\$1,613.03
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,064.15	\$1,064.15	\$0.00
TOTAL PRIORITY:	\$1,064.15	\$1,064.15	\$0.00
GENERAL UNSECURED PAYMENTS:	\$132,693.41	\$135,591.87	\$0.00

Disbursements:	
Expenses of Administration	<u>\$17,400.63</u>
Disbursements to Creditors	<u>\$257,910.64</u>
TOTAL DISBURSEMENTS :	<u>\$275,311.27</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/14/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.